

**LAMONICA HERBST & MANISCALCO, LLP**

*Moving Forward. Staying Ahead.®*

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May 18, 2020

**Via Email Trasmission**

Richard Levy, Jr., Esq.  
Pryor Cashman LLP  
7 Times Square  
New York, NY 10036-6569

**Re: In re Penny Ann Bradley,  
Case No. 18-10122 (JLG) (Bankr. S.D.N.Y.)**

Dear Mr. Levy:

As you know, this firm is special counsel to Penny Ann Bradley (the “Debtor”) in the above-referenced case.

This letter confirms the agreement by your clients, Russell Pollack and Lydia Pollack, and the Debtor, effective as of the date of this letter, to resolve the proof of claim filed by your clients against the Debtor on August 22, 2019 in the amount of \$500,000.00. Their proof of claim is designated on the claim register in the Debtor’s case as Claim No. 6-1. In accordance with the understandings and agreements reached between our respective clients, this letter confirms that, effective as of the date of this letter, your clients have agreed to reduce Claim No. 6-1 to the amount of \$125,000.00, and that the claim is a general unsecured claim. On behalf of the Debtor, I confirm that, as so amended and reduced, the Debtor irrevocably and unconditionally agrees that, as of the date of this letter, Claim No. 6-1 is an allowed general unsecured claim for all purposes in and in connection with the Debtor’s bankruptcy case and any dismissal of the Debtor’s bankruptcy case.

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If this letters accurately reflects our understanding, please sign where indicated below  
and I will file promptly it with the Bankruptcy Court.

Very truly yours,  
*/S/ Joseph S. Maniscalco*  
Joseph S. Maniscalco

**ACCEPTED AND AGREED:**

PRYOR CASHMAN LLP

By: */s/ Richard Levy, Jr., Esq.*  
Richard Levy, Jr.

*Attorneys for Russell Pollack and  
Lydia Pollack*